Fill in this information to identify the case:	
Debtor 1 Marcie Lee Ann Davis	
Debtor 2	
(Spouse, if filing) Linited States Bankruntey Court for the: Southern District of Mississippi	
United States Bankruptcy Court for the: Southern District of Mississippi Case number 22-50359	
Cade named.	
Official Form 410S1	
Notice of Mortgage Payment Cha	ange 12/15
If the debtor's plan provides for payment of postpetition contractual installed debtor's principal residence, you must use this form to give notice of any cas a supplement to your proof of claim at least 21 days before the new payment.	changes in the installment payment amount. File this form
Name of creditor: 21st Mortgage Corporation	Court claim no. (if known): _1
Last 4 digits of any number you use to identify the debtor's account: 6 6 0 6	Date of payment change: Must be at least 21 days after date of this notice 07/01/2025
	New total payment: \$ 806.72 Principal, interest, and escrow, if any
Part 1: Escrow Account Payment Adjustment	
1. Will there be a change in the debtor's escrow account paymen No Yes. Attach a copy of the escrow account statement prepared in a form the basis for the change. If a statement is not attached, explain when the payment is not attached.	consistent with applicable nonbankruptcy law. Describe
Current escrow payment: \$173.08	New escrow payment: \$174.75
Part 2: Mortgage Payment Adjustment	
2. Will the debtor's principal and interest payment change based variable-rate account?	on an adjustment to the interest rate on the debtor's
No Yes. Attach a copy of the rate change notice prepared in a form consiste attached, explain why:	
Current interest rate:%	New interest rate:%
Current principal and interest payment: \$	New principal and interest payment: \$
Part 3: Other Payment Change	
3. Will there be a change in the debtor's mortgage payment for a	reason not listed above?
 ✓ No ✓ Yes. Attach a copy of any documents describing the basis for the chang (Court approval may be required before the payment change can to 	
Reason for change:	
Current mortgage payment: \$	New mortgage payment: \$

	Marcie Lee Ann Davis Irst Name Middle Name Last Name		Case number (if known) 22-50359
Part 4: Si	gn Here		
The person telephone n		Sign and print your nam	e and your title, if any, and state your address and
Check the ap	propriate box.		
☑ Iam t	he creditor.		
☐ I am t	he creditor's authorized agent.		
	· ·		
l declare ur	nder penalty of periury that the int	formation provided in t	his claim is true and correct to the best of my
	, information, and reasonable beli		······································
≭ /s/: Da	vis Blake		Date 06/09/2025
Signature	VIO DIGICO		Date 00/09/2025
-			
Print:	Davis	Blake	Title Bankruptcy Coordinator
	First Name Middle Name	Last Name	
Company	21st Mortgage Corporation		
Company			
Address	P.O. Box 477		
/ (ddi coo	Number Street		
	Knoxville	TN 37901	
	City	State ZIP Code	
Contact phone	(800) 955-0021		Email davisblake@21stmortgage.com
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21st Mortgage Corp NMLS #2280

PO Box 477 Knoxville, TN 37901 http://www.21stmortgage.com 1-800-955-0021 8AM-6PM EST Monday-Friday

Annual Escrow Account Disclosure Statement

TIMOTHY W DAVIS 860 COLD SPRINGS RD COLLINS, MS 39428

Account Number:		
Statement Date: 06	5/04/25	
	CURRENT	NEW PAYMENT
	CORREINI	NEW PATIVICINI
	PAYMENT	DUE 07/01/25
(1) Base Escrow Payment		174.75
(2) Shortage/Deficiency		.00
(3) Credit for Surplus <\$50		.00
Total Escrow Payment	173.08	174.75
Principal & Interest (P&I)	631.97	631.97
Total Loan Payment	805.05	806.72

Explanation of the Projections for the Coming Year

Anticipated Escrow Disbursements

The Projections for the Coming Year is a month by month estimate of activity in your escrow account over the next 12 months. Your current escrow balance and all anticipated payments to escrow and disbursements are included to determine the Projected Balance column. The Max Allowed Balance column reflects the amount allowed to be retained in the escrow account including the Max Allowed Cushion, also known as the max allowed low balance, as determined by Federal or State law. The lowest balance in the Projected Balance column (a) is compared to the lowest balance in the Max Allowed Balance column (b) to determine if a surplus or a shortage/deficiency exists.

These are items expected to be paid coming year. The Base Escrow Payı dividing the Total Disbursements by	ment was calculated by	
is set up for biweekly payments) ar	nd adding the Mortgage	Month
Insurance premium, where applicabl	e.	
		07/25
Total Insurance	2097.00	08/25
		09/25
		10/25
Total Disbursements	2097.00	11/25
Total Disbursements	÷ 12	12/25
		01/26
M. 4 I 4		02/26
Mortgage Ins. (per payment)	++	03/26
		04/26
Base Escrow Payment (1)	= 174.75	05/26
		06/26

	То	From		Projected	Max Allowed
Month	Escrow	Escrow	Description	Balance	Balance
			Beginning Balance	797.13	524.25
07/25	174.75			971.88	699.00
08/25	174.75			1146.63	873.75
09/25	174.75			1321.38	1048.50
10/25	174.75			1496.13	1223.25
11/25	174.75			1670.88	1398.00
12/25	174.75			1845.63	1572.75
01/26	174.75			2020.38	1747.50
02/26	174.75			2195.13	1922.25
03/26	174.75			2369.88	2097.00
04/26	174.75			2544.63	2271.75
05/26	174.75	-2097.0	0 Hazard Insurance	622.38 (a)	349.50
06/26	174.75			797.13	524.25

Projections for the Coming Year

Determining Your Escrow Surplus or Shortage/Deficiency

The Max Allowed Cushion is the minimum balance 21st may require in your escrow account. The Max Allowed Cushion includes up to 2 months of escrow payments to cover increases to your property taxes and/or property damage insurance. The amount retained is determined by Federal and State law or your loan documents.

and State law or your loan documents.				
(a) Projected Low-Point:	622.38			
(b) Max Allowed Cushion:	349.50			
Total Escrow Surplus(+)	272.88			

1

How a Surplus will be Handled

2097.00

-2097.00

- If your Projected Low-Point (a) is greater than your Max Allowed Cushion (b), you have a surplus.
- If the surplus is \$50 or greater, Federal law requires that surplus to be returned to you within 30 days from the date of the analysis. If your account is less than 30 days past due, the overage check will be mailed to you under separate cover. If your account is over 30 days past due, the surplus will be retained in the escrow account until the account becomes less than 30 days past due.
 - If the surplus is less than \$50, Federal law allows the surplus to be retained in the escrow account as long as a credit is applied to the next year's escrow payments. If this credit is less than or equal to the Base Escrow Payment (1), it will be applied to the escrow payment as the Credit for Surplus <\$50 (3) above. If the credit will exceed the Base Escrow Payment (1), 21st Mortgage will elect to refund these funds. If your account is less than 30 days past due, the overage check will be mailed to you under separate cover. If your account is over 30 days past due, the surplus will be retained in the escrow account until the account becomes less than 30 days past due.
- If Your Projected Low-Point (a) is equal to your Max Allowed Cushion (b), you have neither a surplus nor a shortage or deficiency.

Total



21st Mortgage Corp NMLS #2280

Knoxville, TN 37901 http://www.21stmortgage.com 1-800-955-0021 8AM-6PM EST Monday-Friday

Explanation of the Escrow Account History

- This statement itemizes your actual escrow account transactions since your previous escrow statement. The projections from your previous escrow analysis are to the left of the actual payments, disbursements, and escrow balance. By comparing the actual escrow payments to the previous projections listed, you can determine where a difference may have occurred.
- An asterisk (*) indicates a difference from the projected activity in either the amount or date.
- When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.
- Your projected Max Allowed Cushion may or may not have been reached based on one or more of the following factors:

- Monthly payment(s) received earlier than projected
- Monthly payment(s) received later than projected
- Previous overage was returned to escrow
- Customer deposited additional funds into escrow

<u>Taxes</u>

- Tax rate changed
- Assessed value changed
- Tax refund received
- New tax obligation paid Tax payment returned & voided
- Supplemental tax paid
- Tax bill paid earlier or later than projected

<u>Insurance</u>

- Premium changed
- Coverage changed
- Premium refund received
- New insurance obligation paid
- Lender placed insurance premium paid
- Additional premium paid
- Insurance bill paid earlier or later than projected

Escrow Account History							
Payments to Escrow			Disbursement	s from Escrow		Escrow Balance	
Month	Projected	Actual	Projected	Actual	Description	Projected	Actual
					Beginning Balance	1903.92	1601.81
3/25	173.08	*			JJ	2077.00	1601.81
4/25	173.08	400.00 *				2250.08	2001.81
5/25	173.08	*	-2077.00	-2097.00 *	Hazard Insurance	346.16	-95.19
6/25	173.08	892.32 * E			Anticipated Customer Pmt	519.24	797.13
7/25	173.08	*				692.32	797.13
8/25	173.08	*				865.40	797.13
9/25	173.08	*				1038.48	797.13
.0/25	173.08	*				1211.56	797.13
1/25	173.08	*				1384.64	797.13
.2/25	173.08	*				1557.72	797.13
1/26	173.08	*				1730.80	797.13
2/26	173.08	*				1903.88	797.13

The last analysis projected the disbursements from your escrow account would be \$2,077.00. The Max Allowed Cushion, as indicated with an arrow (<), should not have exceeded \$349.50. The Max Allowed Cushion is the amount allowed to be retained in the escrow account as allowed by Federal law or State law. The actual lowest balance was -\$95.19. Please see above for reasons the actual lowest balance may be higher or lower than the Max Allowed Cushion.

CORRESPONDENCE

Total

General Correspondence:

21st Mortgage Corporation Attn: Customer Service 620 Market Street, Ste. 100 Knoxville, TN 37902

Loan Payments Only:

21st Mortgage Corporation P.O. Box 148 Memphis, TN 38101-0148 **Customer Inquiries**

21st Mortgage Corporation Attn: Customer Inquiries 620 Market Street, Ste. 100 Knoxville, TN 37902

For customers whose loan is secured by real property, inquiries under RESPA regarding possible errors in the servicing of your loan or requests for information must be sent to the Customer Inquiries address above. Please include your loan number on any paperwork sent.

IMPORTANT NOTICE: If you or your mortgage is subject to bankruptcy proceedings, or if you have received a bankruptcy discharge, this communication is for information purposes only and is not an attempt to collect a debt.

IN THE UNITED STATES BAN FOR THE <u>South</u> DISTRIC	
IN RE: Marcie Lee Ann Davis, Debtor(s))	CHAPTER: <u>13</u> CASE NO: <u>22-50359</u>
CERTIFICATE OF	SERVICE
I,, Banl	kruptcy Coordinator for 21 st Mortgage
Corporation, herby certify that on the 9th day of June	e 2025, a true exact copy of
Notice of Mortgage Payment Change was served upon	the following parties in this manner:
SERVICE BY ELECTRONIC MAIL:	
David Rawlings David Rawlings, Chapter 13 Trustee P.O. Box 566 Hattiesburg, MS 39403	
Jennifer A Curry Calvillo The Rollins Law Firm 702 W. Pine St Hattiesburg, MS 39401	
SERVICE BY REGULAR MAIL:	
Marcie Lee Ann Davis 860 Cold Springs Rd Collins, MS 39428	

21ST MORTGAGE CORPORATION

/s/: Davis Blake